



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Richard C. JOHNSON

Serial No.: 10/071,066

Filed: April 12, 2002

For: **METHODS AND SYSTEMS FOR
CARRYING OUT CONTINGENCY-
DEPENDENT PAYMENTS VIA SECURE
ELECTRONIC BANK DRAFTS SUPPORTED
BY ONLINE LETTERS OF CREDIT AND/OR
ONLINE PERFORMANCE BONDS**

Atty. Docket No.: ORCL5595CIP

) Examiner: Calvin L. HEWITT II

) Art Unit: 3621

) Confirmation No.: 3384

) Customer No.: 22430

) **AMENDMENT UNDER 37**
) **C.F.R. §1.116**

CERTIFICATE OF MAILING PURSUANT TO 37 CFR § 1.8

I hereby certify that this paper and the paper(s) referred to herein are being deposited with the United States Postal Service as First Class mail with sufficient postage addressed to MAIL STOP AF, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on **January 25, 2006**.

Nita J. Miller
Nita J. Miller

MAIL STOP AF
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed October 21, 2005, please amend the above application as indicated below.

A complete listing of the **claims** begins on page **2** of this paper.

Remarks begin on page **11** of this paper.